Fill in this information to identify the case:

Debtor 1 Rochelle A. Manfra

Debtor 2 ______________________
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN District of PA
(State)

Case number 24-10372

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: Carrington Mortgage Services LLC **Court claim no.** (if known): 1

Last 4 digits of any number you use to identify the debtor's account: 9866

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☐ No
☒ Yes. Date of the last notice: 4 / 16 / 2024

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred		Amount
1. Late charges		(1)	$
2. Non-sufficient funds (NSF) fees		(2)	$
3. Attorney fees		(3)	$
4. Filing fees and court costs		(4)	$
5. Bankruptcy/Proof of claim fees		(5)	$
6. Appraisal/Broker's price opinion fees		(6)	$
7. Property inspection fees		(7)	$
8. Tax advances (non-escrow)		(8)	$
9. Insurance advances (non-escrow)	Insurance advanced 5/9/2024 for coverage period of 4/25/24-4/25/25	(9)	$ 1,517.67
10. Property preservation expenses. Specify:________		(10)	$
11. Other. Specify:________		(11)	$
12. Other. Specify:________		(12)	$
13. Other. Specify:________		(13)	$
14. Other. Specify:________		(14)	$

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Rochelle A. Manfra
First Name Middle Name Last Name

Case number (*if known*) 24-10372

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/ Andrew M. Lubin
Signature

Date 05/15/24

Print: Andrew M. Lubin
First Name Middle Name Last Name

Title Attorney for creditor

Company McCabe, Weisberg & Conway, LLC

Address 1420 Walnut Street, Suite 1501
Number Street
Philadelphia, PA 19102
City State ZIP Code

Contact phone (215) 790 – 1010

Email ecfmail@mwc-law.com

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Rochelle A. Manfra Debtor(s) Carrington Mortgage Services, LLC, or its Successor or Assignee Movant vs. SCOTT F. WATERMAN (Chapter 13), Trustee Rochelle A. Manfra Respondent(s)	Chapter 13 Bankruptcy No. 24-10372-amc

CERTIFICATION OF SERVICE OF NOTICE OF POSTPETITION MORTGAGE FEES, EXPENSES, AND CHARGES

I, Andrew M. Lubin, attorney for Carrington Mortgage Services, LLC, hereby certify that I served a true and correct copy of the foregoing Notice of Postpetition Mortgage Fees, Expenses, and Charges, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: 05/15/24

Rochelle A. Manfra
207 Watkins St
Philadelphia, Pennsylvania
19148-1913

Michael A. Cibik, Esquire
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, Pennsylvania
19102
Attorney for Debtor

Office of United States
Trustee
Robert N.C. Nix Federal
Building
900 Market Street Suite 320
Philadelphia, Pennsylvania
19107

SCOTT F. WATERMAN
(Chapter 13)
Chapter 13 Trustee
2901 St. Lawrence Ave.
Suite 100
Reading, Pennsylvania 19606
Trustee

/s/ Andrew M. Lubin
MARISA MYERS COHEN, ESQUIRE ID #87830
ANDREW M. LUBIN, ESQUIRE ID # 54297
Attorney for Carrington Mortgage Services, LLC
1420 Walnut Street, Suite 1501
Philadelphia, PA 19102
Telephone: (215) 790-1010
Facsimile: (215) 790-1274

Email: ecfmail@mwc-law.com

Welcome
Celink
[redacted]

Loan Search Policy Depot uListen® Reports

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Loan Details Transaction History Insurance Documents Correspondence Calls

Claims Comments

[redacted] **ROCHELLE MANFRA Address: 207 WATKINS ST PHILADELPHIA CITY, PA 19148**

Show Full History

	Transaction Date	LP/Prefer	Insurance Line Type	Transaction Description	Department	Level #
	10/13/2022 to 5/10/2	All	All	All	All	Submit Filter Reset
Close	5/10/2024	LP	Force Placed Hazard	Insurance Payment		

Payee:	PROCTOR LOAN PROTECTOR, INC.
Address:	LP HAZARD AND FLOOD 700 TOWER DR. STE. 400, TROY MI 48098
[redacted]	
Posted Date:	5/10/2024
[redacted]	
Disbursement Mode:	Premium Payment
Disbursement Amount:	1,517.67

	Transaction Date	LP/Prefer	Insurance Line Type	Transaction Description	Department	Level #
Close	5/1/2024	LP	Hazard	LP Premium - Billed	31253	10

Coverage Type	RO
Effective Date	4/25/2022
Expiration Date	Until Cancelled
Billed From Date	4/25/2024
Billed To Date	4/25/2025
Insured Value	216,868.00
Billed Premium	1,517.67
F&D Y/N	N
F&D Amount	0.00

	Transaction Date	LP/Prefer	Insurance Line Type	Transaction Description	Department	Level #
Close	4/25/2024	LP	Hazard	LP Letter - RENEWAL	31253	10

Letter Type	LP Letter - RNW
Letter Description	RNW
Effective Date	4/25/2024
Expiration Date	4/25/2025
Estimated Annual Premium	1,517.67
F&D Y/N	N
F&D Amount	0.00

	Transaction Date	LP/Prefer	Insurance Line Type	Transaction Description	Department	Level #
View	4/24/2024	LP	Hazard	Change in property insurance information	31253	10
View	4/24/2024	LP	Hazard	Construction Cost Index Adjustments	31253	10
View	3/11/2024	LP	Hazard	LP Letter - PRE-RENEW	31253	10
View	9/12/2023	LP	Hazard	LP - Change	31253	10

1

18 items in 1 pages

Show Full History

	Transaction Date	LP/Prefer	Insurance Line Type	Transaction Description	Department	Level #
	to					Submit Filter Reset
View	6/7/2023	LP	Hazard	LP - Change	31253	10
View	5/17/2023	LP	Hazard	LP Premium - Paid	31253	10
View	5/11/2023	LP	Force Placed Hazard	Insurance Payment		
View	5/1/2023	LP	Hazard	LP Premium - Billed	31253	10
View	4/25/2023	LP	Hazard	LP Letter - RENEWAL	31253	10
View	3/14/2023	LP	Hazard	LP Letter - HAZ Change	31253	10
View	3/14/2023	LP	Hazard	LP - Change	31253	10
View	3/13/2023	LP	Hazard	LP Letter - PRE-RENEW	31253	10
View	3/13/2023	LP	Hazard	Change in property insurance information	31253	10
View	10/13/2022	LP	Hazard	LP Coverage - Added	31253	10
View	10/13/2022	LP	Hazard	LP Coverage - Added	31253	10

1

18 items in 1 pages

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